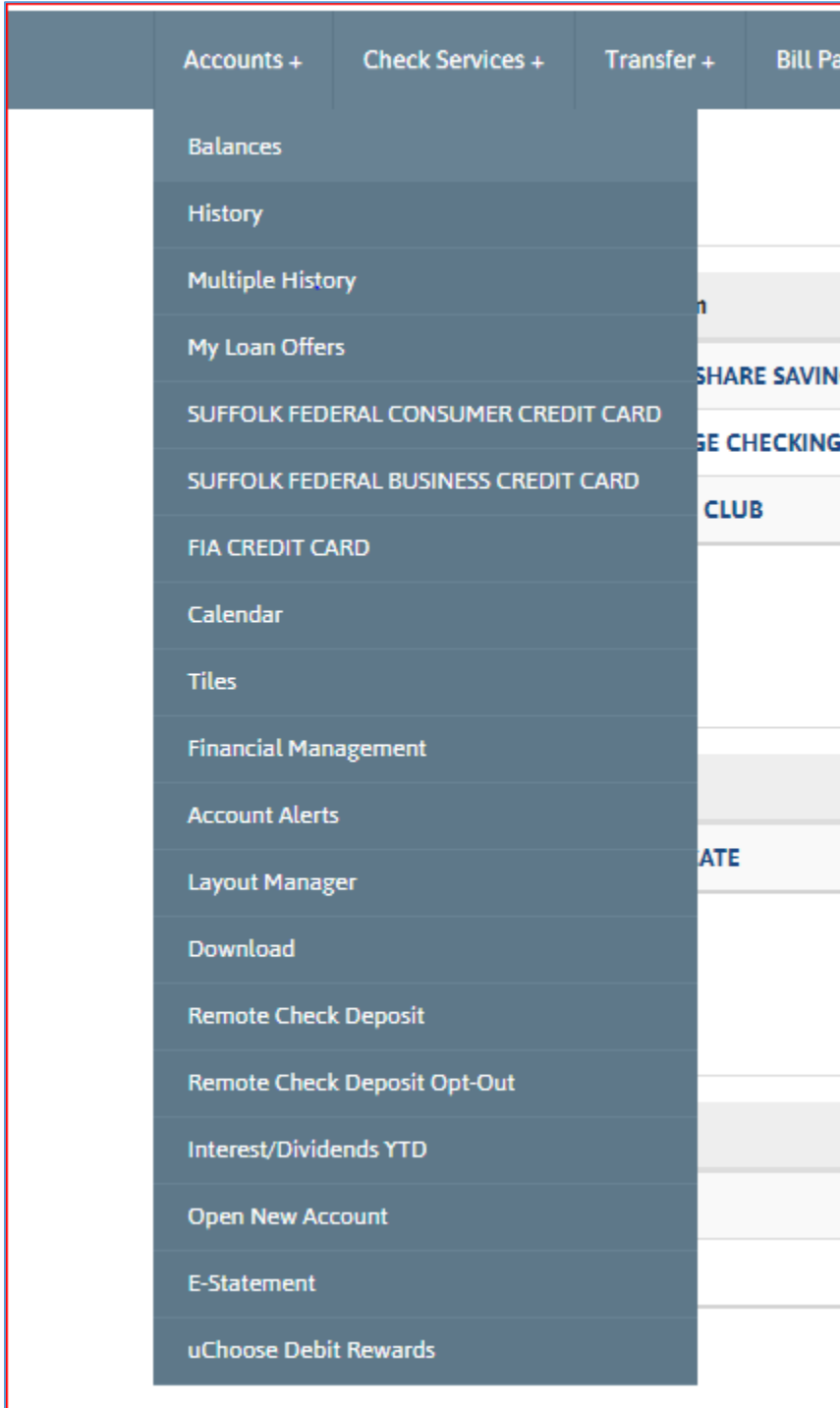
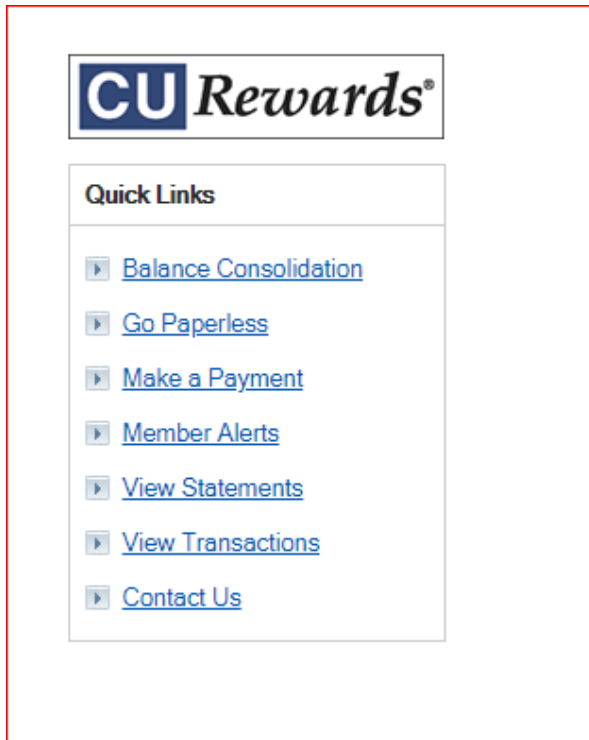


## How to Make a Balance Transfer using your Suffolk Federal Credit Card

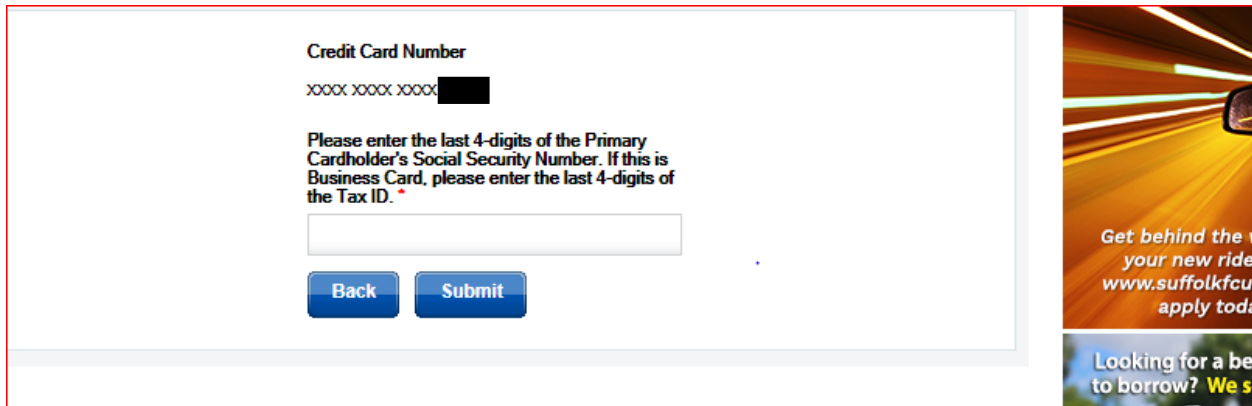
1. Log into home banking and click on Suffolk Federal Consumer credit card from the drop down under accounts. You need to set up your credit card in the access portal if you have not already done this.



2. Click on balance consolidation



3. Enter the last four digits of the social security number associated with your Suffolk Federal credit card




4. Enter zip code associated with the Primary cardholder's address

\* Required

**Credit Card Number**  
XXXX XXXX XXXX [REDACTED]

Please enter the first 5 digits of the ZIP code associated with the Primary Cardholder's address. \*



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Looking for a better way to borrow? We see it too.

Use your home equity loan to consolidate bills, or make home improvements, all through easy, affordable payments. Learn more at [www.suffolkfcu.org](http://www.suffolkfcu.org)

5. Click on NEXT after gathering the required information necessary for a balance transfer

**Balance Consolidation**

Transferring a balance from one credit card to another can reduce payoff time, and potentially save money in the long run. In 5 minutes, or less, you can submit your request to transfer a balance.

Contact your financial institution for the current balance consolidation rate.


Use available credit to pay off loans or credit cards with higher interest rates.

*\*\*Please note that requests to transfer balances to a credit card that does not have sufficient available credit will not be completed.\*\**

What you will need:

- The most recent credit card statement, or e-statement, of the card you want to payoff
- OR-
- The address and account information for the service you want to pay

By clicking 'Next' below, you will be redirected to the Balance Consolidation website where you can complete the request to transfer funds. Please keep in mind that information provided on the Balance Consolidation website is separate from the information previously provided here on your Financial Institution's website.



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6. Click on begin balance transfer

**Welcome to  
Balance Transfer**

Use your available credit to pay off credit cards from other financial institutions.

[Calculate Potential Savings](#)

[Begin Balance Transfer](#)

7. Fill out required information or upload the information from a recent statement. The click NEXT.

Card issuer info

**Auto-complete** the fields below by uploading your statement or coupon.

**OR**  
**enter manually:**

Card Issuer to Pay \*

Address 1 \*

Address 2

City \*

ST \*  Zip \*

Type full account number

Account Number \*

Retype full account number

Account Number \*

NEXT